



COMING SOON: Sessions on Medicare and Long Term Care

Medicare 101 - What You Can Expect From Medicare

Are you currently on Medicare or soon will be? Do you help someone who has Medicare as his or her health insurance? This presentation covers how Medicare Parts A (Hospital), B (Medical) and D (Prescription Drug) work, what the benefits are, and when you should make decisions related to your coverage. Find out about benefit programs that help pay for Medicare health care costs. Sponsored by the State Health Insurance Assistance Program (SHIP), Howard County Office on Aging. Register by calling **410-313-7391** (*for HCGH Wellness Center Event, see last page*). No fee.

Monday, August 4, 2014	10:00 a.m. – 11:30 a.m.	The Bain Center 5470 Ruth Keeton Way, Columbia 21044
Thursday, Sept 4, 2014	7:00 p.m. – 8:30 p.m.	Howard County General Hospital Wellness Center 10710 Charter Dr., Suite 100, Columbia 21044
Tuesday, October 7, 2014	1:30 p.m. – 3:00 p.m.	North Laurel 50+ Center 9411 Whiskey Bottom Rd, Laurel 20723



Medicare 102 - Why Medicare Isn't Enough

Learn about Medicare Part C/Health Plans and Medicare Supplement Policies (Medigap Plans). What should you consider when deciding if a Medicare Health Plan, such as an HMP, PPO, Cost Plan or Private Fee for Service Plan, is the right choice for you. Understand how the different Medigap plans cover the gaps (out-of-pocket expenses) of Original Medicare, how they are priced and when is the best time to enroll. Hear about how to protect yourself and Medicare from health care fraud. Sponsored by the State Health Insurance Assistance Program (SHIP), Howard County Office on Aging. Register by calling 410-313-7391 **(for HCGH Wellness Center Event, see below.)** No fee.

Monday, August 18, 2014	10:00 a.m. – 11:30 a.m.	The Bain Center 5470 Ruth Keeton Way, Columbia 21044
Monday, Sep 15, 2014	7:00 p.m. – 8:30 p.m.	Howard County General Hospital Wellness Center 10710 Charter Dr., Suite 100, Columbia 21044
Tuesday, October 14, 2014	1:30 p.m. – 3:00 p.m.	North Laurel 50+ Center 9411 Whiskey Bottom Rd, Laurel 20723



Medicare 103 – Using Medicare's Plan Finder

Learn how to use the 'Plan Finder' tool on the www.medicare.gov website, a powerful aid for comparing and reviewing the Medicare Prescription Drug Plans available to you. The 'Plan Finder' can also be used to compare Medicare health plans (such as HMOs/Health Maintenance Organizations or Cost Plans) and while explaining the tool for that purpose is out of the scope of this presentation, you will learn many basics that are used for both types of comparisons. Sponsored by the State Health Insurance Assistance Program (SHIP), Howard County Office on Aging. Register by calling 410-313-7391. No fee.

Wednesday, Sep 17, 2014 **7:00 p.m. –** **The Bain Center**
8:30 p.m. **5470 Ruth Keeton Way, Columbia 21044**

Long Term Living: Covering the Cost

Extra costs for long-term care may be part of your future. These costs may include in-home care, assisted living, and/or nursing home care. Long-term care insurance is one way to prepare for some of these costs, but not the only way. Explore the often-confusing realm of long-term care insurance and consider the ultimate question of whether to buy or not. Discussions are led by representatives from the State Health Insurance Assistance Program (SHIP), Howard County Office on Aging. Register by calling **410-313-7391**. No fee.

Wednesday, October 8, 2014 **7:00 p.m. –** **The Bain Center**
8:30 p.m. **5470 Ruth Keeton Way, Columbia 21044**



REGISTRATION.

For questions or to register:

For events at **The Bain Center** and **North Laurel 50+ Center**
call **410-313-7391**.

For events at **Howard County General Hospital Wellness Center**
visit **hcgh.org** or call **410-740-7601**.

One-on-One Counseling Sessions

In addition, one-on-one counseling sessions are available by appointment at the following locations:

The Bain Center: 410-313-7392

Monday through Friday, 9:00 to 4:30

Ellicott City Senior Center: 410-313-1400

Wednesday morning and Thursday afternoon

Glenwood 50+ Center: 410-313-5440

Second Tuesday morning of each month

North Laurel 50+ Center: 410-313-0380

First and third Thursday mornings of each month

If you need this document in an alternative format, please contact the SHIP office at 410-313-7392 (voice/relay) or email ship@howardcountymd.gov.

If you need accommodations to participate in any of these events, please contact Barbara Albert at 410-313-7391 (voice/relay) or at balbert@howardcountymd.gov at least two weeks prior to the event.